

Information to identify the case:

Debtor 1	<u>Delilah Cantu</u>	Social Security number or ITIN	xxx-xx-5743
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	_____ First Name Middle Name Last Name	Social Security number or ITIN	____
		EIN	__-____
United States Bankruptcy Court Northern District of Illinois			
Case number: 08-04541			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Delilah Cantu

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

March 3, 2016

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Delilah Cantu
 Debtor

Case No. 08-04541-JBS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: corrinal
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Mar 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2016.

db
 12260521 +Delilah Cantu, PO Box 2021, Schiller Park, IL 60176-0021
 +CITY OF CHICAGO DEPT. OF REVENUE, BANKRUPTCY UNIT, 121 N. LASALLE ST. RM 107,
 CHCICAG, IL 60602-1232
 11987681 CSA, 3300 Zinfandel Dr., Rancho Cordova, CA 95670-6043
 11987680 +City of Chicago, Bureau of Parking, 333 S. State St., Room 540, Chicago, IL 60604-3951
 12119191 +Peoples Energy, 130 E Randolph Drive, Chicago, IL 60601-6207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11987678 +EDI: AAEO.COM Mar 04 2016 00:23:00 Aaronrents, 1015 Cobb Place Blvd.,
 Kennesaw, GA 30144-3672
 12044472 +EDI: ACCE.COM Mar 04 2016 00:23:00 Asset Acceptance LLC, Assignee/SBC, PO Box 2036,
 Warren MI 48090-2036
 12027878 EDI: CAPITALONE.COM Mar 04 2016 00:23:00 CAPITAL ONE BANK (USA), N.A.,
 C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091
 11987679 EDI: CAPITALONE.COM Mar 04 2016 00:23:00 Capital One Bank, PO Box 85015,
 Richmond, VA 23285-5075
 12119190 E-mail/Text: legalcollections@comed.com Mar 04 2016 00:52:30 Com Ed, Bill Payment Center,
 Chicago, IL 60668-0001
 12316037 +EDI: ECMC.COM Mar 04 2016 00:23:00 ECMC, P.O Box 8809, Richmond, VA 23225-0509
 18183895 +EDI: RESURGENT.COM Mar 04 2016 00:23:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 11987682 +E-mail/Text: don@regionalrecovery.com Mar 04 2016 00:51:46 Economy Interio,
 c/o CBUSA INC., PO Box 8000, Hammond, IN 46325-8000
 11987683 +EDI: AMINFOFP.COM Mar 04 2016 00:23:00 First Premier Bank, 900 Delaware, Ste. 7,
 Sioux Falls, SD 57104-0337
 12149021 E-mail/Text: rev.bankruptcy@illinois.gov Mar 04 2016 00:51:04
 Illinois Department of Revenue, Bankruptcy Section, 100 W. Randolph St., Suite 7-400,
 Chicago, IL 60601
 11987684 +EDI: MID8.COM Mar 04 2016 00:23:00 Midland, 8875 Aero Drive Suite 200,
 San Diego, CA 92123-2255
 11987685 +E-mail/Text: egssupportservices@egscorp.com Mar 04 2016 00:51:25 NCO/Marlin,
 507 Prudential Rd., Horsham, PA 19044-2308
 15092687 EDI: PRA.COM Mar 04 2016 00:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 12137618 +E-mail/Text: csidl@sbcglobal.net Mar 04 2016 00:51:53 Premier Bankcard/Charter,
 PO BOX 2208, Vacaville CA 95696-8208
 12162564 EDI: RESURGENT.COM Mar 04 2016 00:23:00 Roundup Funding, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 11987689 E-mail/Text: chicago.bnc@ssa.gov Mar 04 2016 00:51:57 SSA/Office, 6401 Security Blvd.,
 Woodlawn, MD 21235
 11987687 EDI: NAVIENTFKASMSERV.COM Mar 04 2016 00:23:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 11987688 +E-mail/Text: bankruptcy@cavps.com Mar 04 2016 00:51:40 Sprint PCS, c/o Cavalry,
 7 Skyline Dr., 3rd Flr., Hawthorne, NY 10532-2162

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11987686 ##+Overland Bond, The Albert Law Firm P C, 205 W Randolph Suite 920, Chicago, IL 60606-1814
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: corrinal
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Mar 03, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2016 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Delilah Cantu davidsiegellaw@hotmail.com,
dauidmsiegel@hotmail.com; author@proofofpayments.com; johnellmannlaw@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 3